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ou know that life insurance is a critical part of your overall financial plan—that's why you chose to enroll in the Group Life insurance program offered by your employer. As you leave your employment, you have **options** to continue your current Group Life coverage and **maintain this important protection** for you and your family.

Now you have **important decisions to make** about continuing your Group Life insurance benefits. There are **two options** under which you can continue your coverage—**Portability** and **Conversion**. This brochure is designed to answer the most common questions about each option, and give you a side-by-side comparison so you can choose the option that best meets your needs.

Is there anything else I need to know?

You may find that the individual insurance policy you can obtain through the Conversion process does not meet your needs. An individually underwritten policy may be more cost-effective and provide benefits that are not available with a Conversion policy. In this case, you have the option to apply for your own underwritten life insurance policy simultaneously with your application for the Conversion policy. Some of these products are subject to underwriting requirements, so you may have to provide medical information.

If you apply for both the Conversion policy and an individual policy and are approved for the individual policy, then the individual policy is issued. If you are not approved for the individual policy, then the Conversion policy is issued without any lapse in coverage.

What if I still have questions?

Helping you make the best decision for you and your family's needs is important to us. If you have additional questions or need assistance, please contact the following MetLife customer service areas:

For questions about **Portability**, call
1-866-492-6983.

For questions about **Conversion**, call
1-877-275-6387.

MetLife®

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Understanding your Options



**Continuing your
Group Life Insurance
coverage**

MetLife®

	Portability ¹	Conversion
What are the basics of each option?	<p>You can continue your Group Term Life or AD&D insurance coverage with MetLife if:</p> <ul style="list-style-type: none"> You terminate employment, Your coverage ceases due to a change in your employee class, or You retire and do not continue your coverage under an Employer-sponsored Retiree Life Plan. <p>You are not eligible for Portability if:</p> <ul style="list-style-type: none"> You received approval for Premium Waiver Death Benefits, or If the Master Contract between your employer and MetLife terminates. <p>The Election of Portable Coverage form you receive will detail your eligible coverage(s)².</p>	<p>You can generally convert your Group Term Life Insurance benefits to an individual Whole Life or Variable Universal Life insurance policy³ if:</p> <ul style="list-style-type: none"> You terminate employment. Your coverage ceases due to a change in your employee class, or Your benefits reduce⁴. <p>Conversion is available on all Group Life insurance coverages. Conversion is not available on AD&D coverage.</p>
Does coverage reduce or terminate?	<ul style="list-style-type: none"> Employee: Reduces at age 70, and terminates at age 80. Spouse: Terminates at age 70. Child(ren): Terminates at age 19 (age 23 if a full-time student). 	Subject to the terms of the policy chosen.
Will I have to answer medical questions?	No.	No.
What are the minimum and maximum amounts of coverage?	Your coverage amount is generally limited to the amount you had at the time group benefits terminated and may vary depending on the type of coverage you had. Details about your specific coverage can be found on the <i>Election of Portable Coverage</i> form.	<p>The coverage minimum under Conversion is subject to the Individual Life plan features.</p> <p>The maximum coverage amount under Conversion varies based on the following:</p> <ul style="list-style-type: none"> The reason group benefits ended. The amount of group insurance you have. Your eligibility for any other group benefits within 31 days after current benefits terminate. Specific state regulations.
Can I increase or decrease coverage amounts?	<p>No—coverage cannot be increased after the initial application.</p> <p>Yes—coverage can be decreased as needed.</p>	<p>No—coverage cannot be increased after the initial application.</p> <p>Yes—coverage can be decreased as needed.</p>
What additional features/services are available?	<ul style="list-style-type: none"> Accelerated Benefits Option (ABO) for Life coverage(s) only. Total Control Account® (TCA) for beneficiaries. 	Total Control Account® (TCA) for beneficiaries.
How do I enroll/apply for coverage?	<ul style="list-style-type: none"> You will receive an <i>Election of Portable Coverage</i> form from your Group Life Benefits Recordkeeper, who will direct you to contact MetLife. You have 31 days from the date on the form to contact MetLife and complete and return the form. Coverage will take effect the first of the month after the application period. 	<ul style="list-style-type: none"> You will receive a <i>Notice of Conversion</i> form from your Group Life Benefits Recordkeeper. You have 31 days from the date your coverage ends to contact MetLife to convert your coverage. You must contact MetLife within this 31-day period to receive assistance. A MetLife agent will assist you with the application process.
Will the rates be different from the rates I paid while I was working?	<ul style="list-style-type: none"> Rates are based on your age and may differ from the rates you paid while employed. As with any group of insureds, rates may change based on the experience of the group. MetLife will bill you monthly for your coverage. There is a \$1 administrative fee added to each monthly premium. 	<ul style="list-style-type: none"> Rates for Conversion are based on your age at the time you convert your coverage and remain level throughout the life of the policy. The MetLife agent will discuss your payment options with you.



¹Subject to state availability.

²You may later convert ported coverage when ported benefits end or reduce, or if the portable plan is terminated by MetLife.

³A term life policy may be available to you if your group coverage is issued in New York or West Virginia.

⁴Conversion of reduced amounts is available in very limited circumstances.